

**SYSTEM, METHOD, AND APPARATUS FOR CREATING AND
SECURELY MANAGING ACCOUNTS HOLDING CASH EQUIVALENTS**

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A system, method, and apparatus for creating and securely managing accounts holding cash equivalents is disclosed. Using the system, method, and apparatus of the present invention, a business can issue an account to a consumer. The account holds cash equivalents such as electronic cash, loyalty points, or the like. When a consumer makes a purchase from the business, the value of the account increases. The purchase may be made using cash, checks, or credit cards issued by the business. Generally, the value of the account will not be increased if the consumer makes a purchase using a third party credit card such as a Visa or MasterCard. Once a consumer's account has reached a sufficient value, the consumer can use the value of the account to purchase goods and/or services from the business that issued the account. Thus, by increasing the amount of cash equivalents in a consumer's account, the consumer has an incentive to purchase goods and/or services from the business.